2620990 "24869880

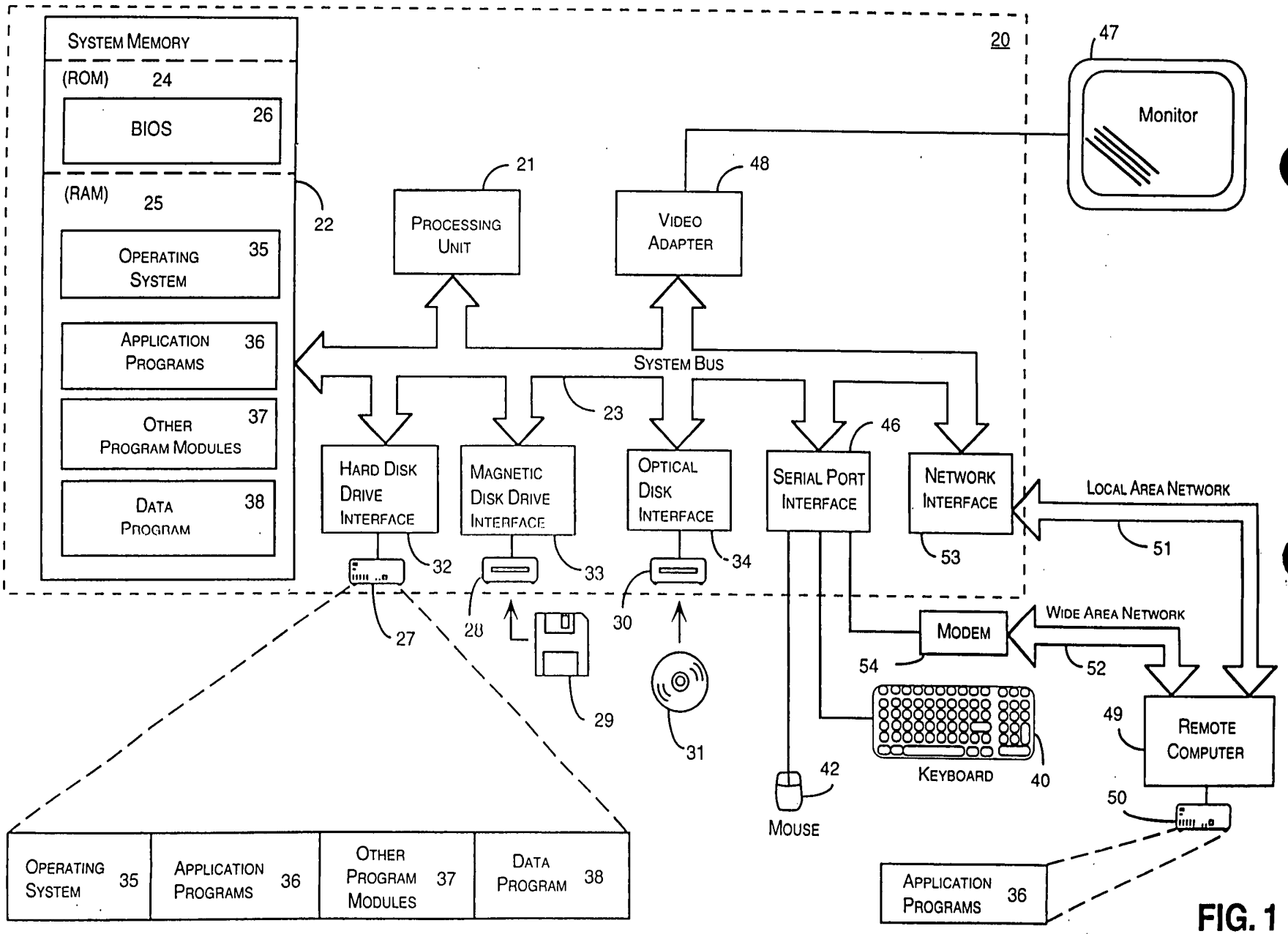
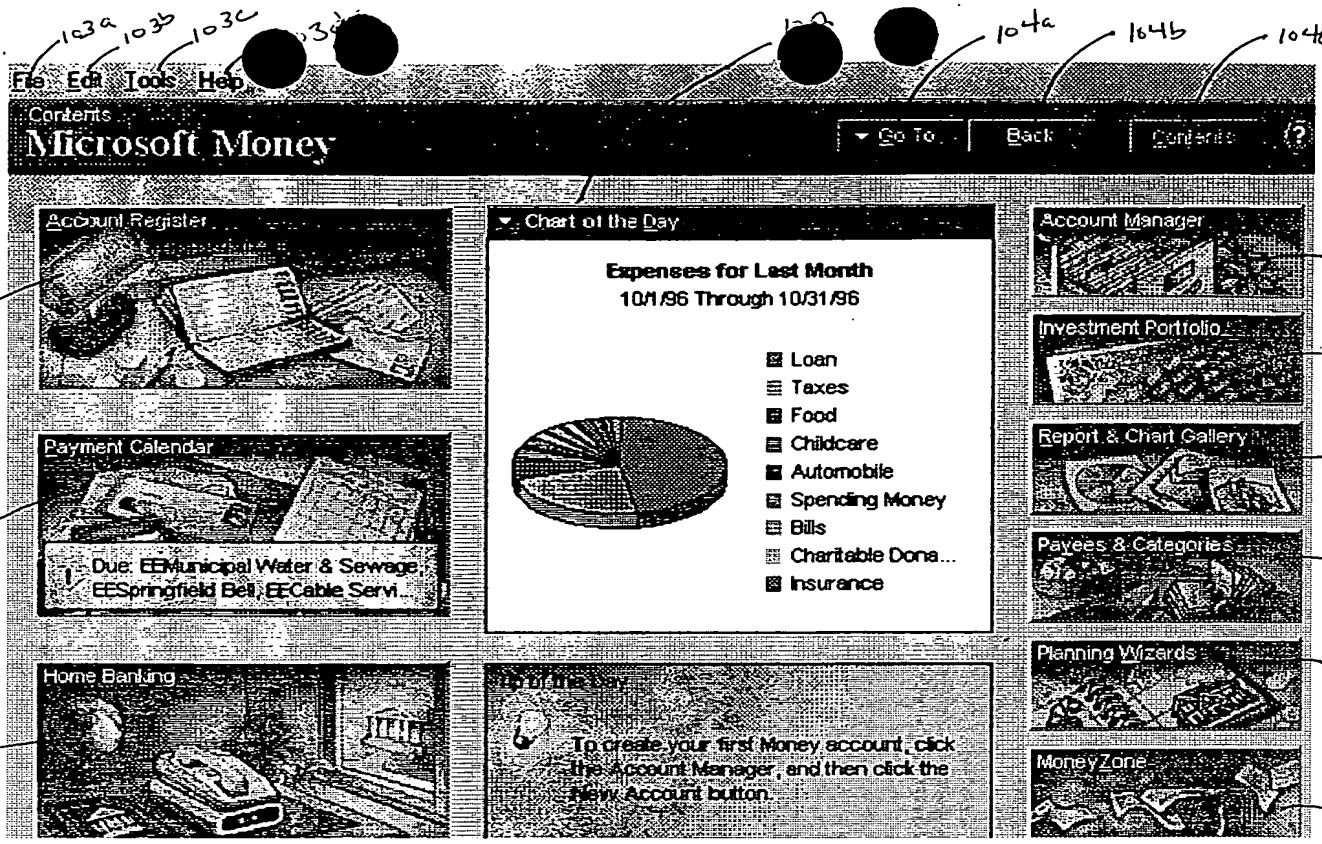



FIG. 1




100

Fig. 2

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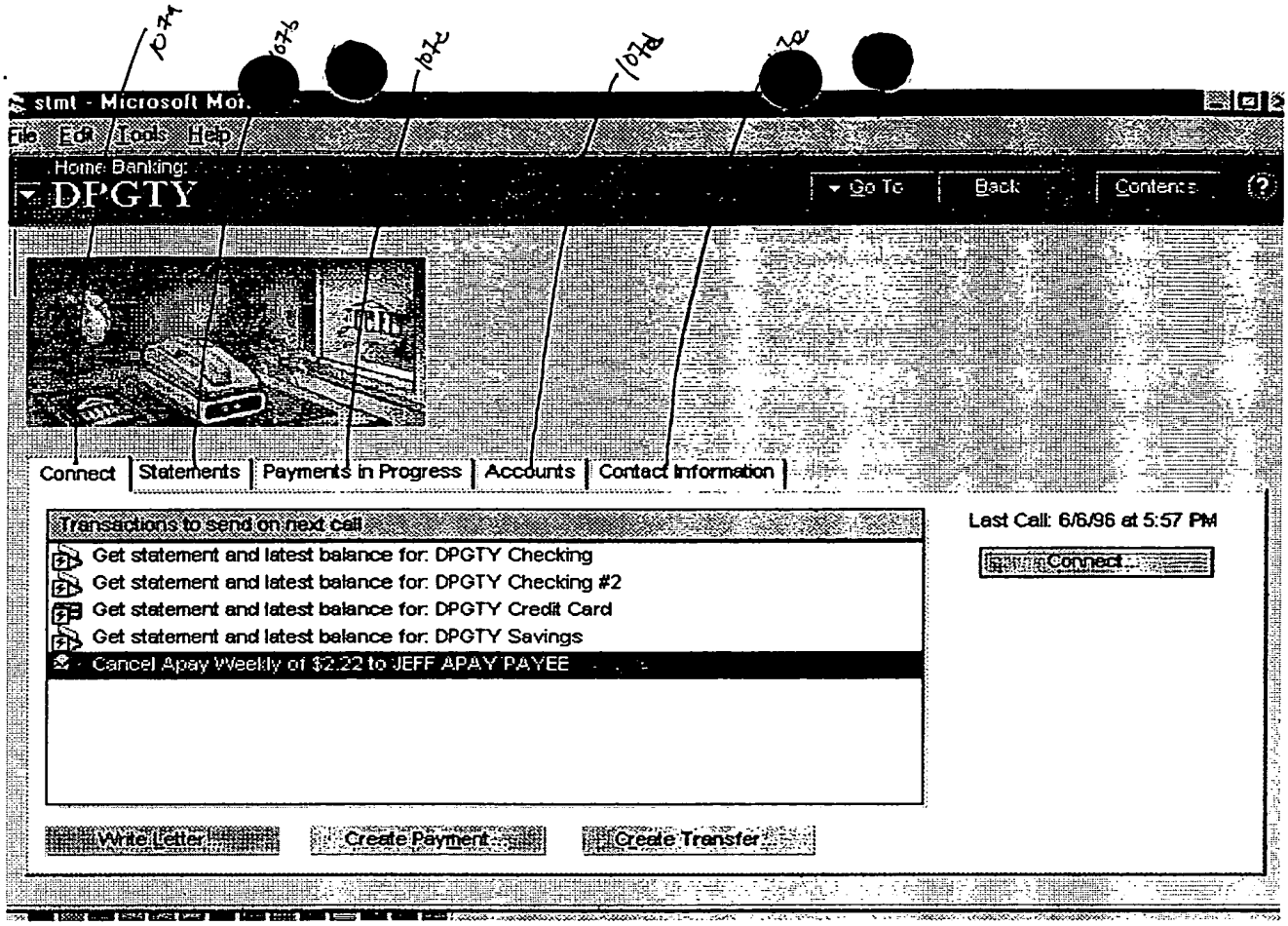

stmt - Microsoft Mot.
File Edit Tools Help
Home Banking:
DPGTY
Go To
Back
Contents
Connect
Statements
Payments in Progress
Accounts
Contact Information
Transactions to send on next call
Get statement and latest balance for: DPGTY Checking
Get statement and latest balance for: DPGTY Checking #2
Get statement and latest balance for: DPGTY Credit Card
Get statement and latest balance for: DPGTY Savings
Cancel Apay Weekly of $2.22 to JEFF APAY PAYEE
Last Call: 6/6/96 at 5:57 PM
Connect
Write Letter
Create Payment
Create Transfer

120

Fig. 3

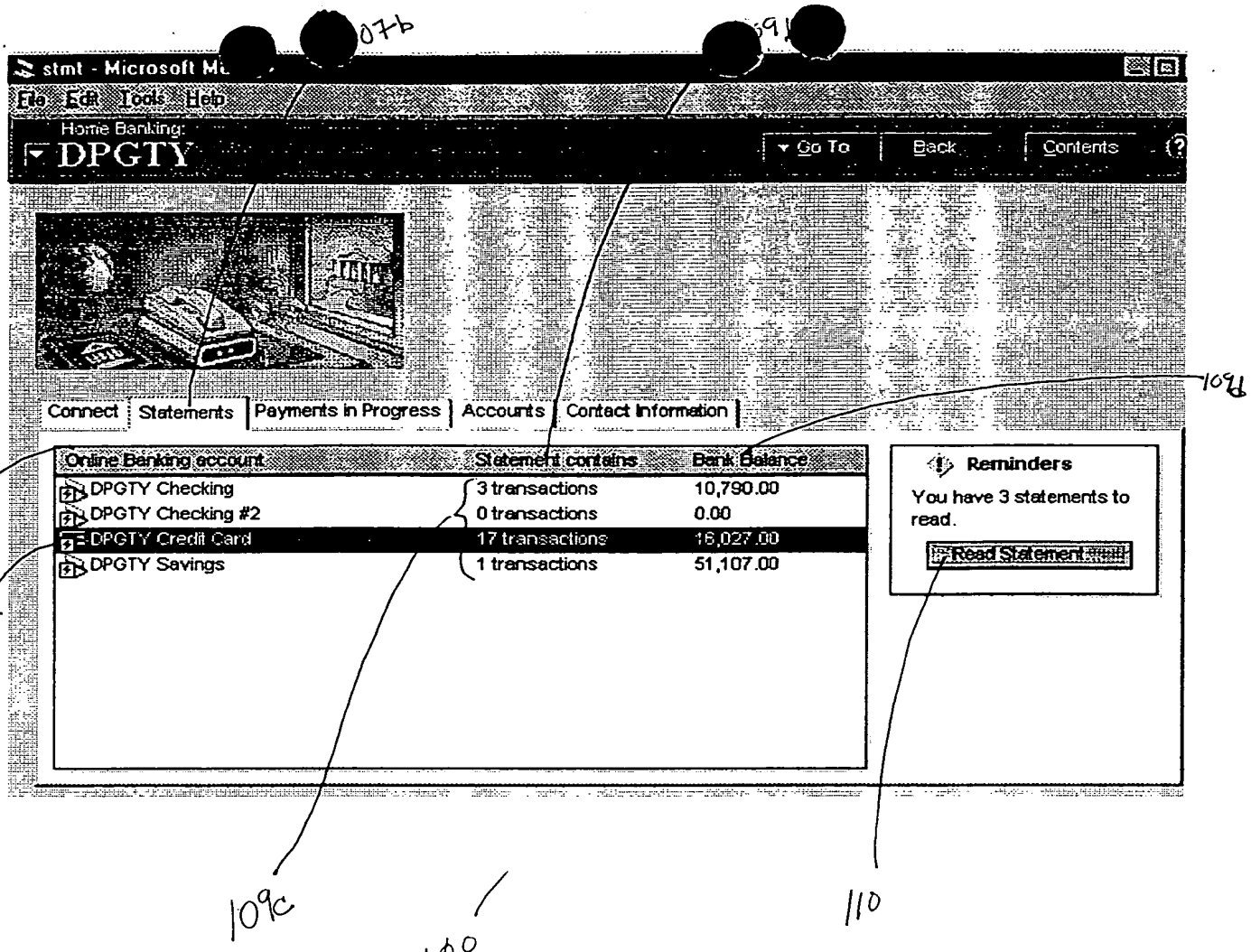

stmt - Microsoft Mi
File Edit Tools Help
Home Banking:
DPGTY
Go To
Back
Contents
Connect
Statements
Payments in Progress
Accounts
Contact Information
Online Banking account
Statement contains
Bank Balance
DPGTY Checking
3 transactions
10,790.00
DPGTY Checking #2
0 transactions
0.00
DPGTY Credit Card
17 transactions
16,027.00
DPGTY Savings
1 transactions
51,107.00
Reminders
You have 3 statements to read.
Read Statement
107b
109
109a
109d
112
109c
180
110

Fig. 4

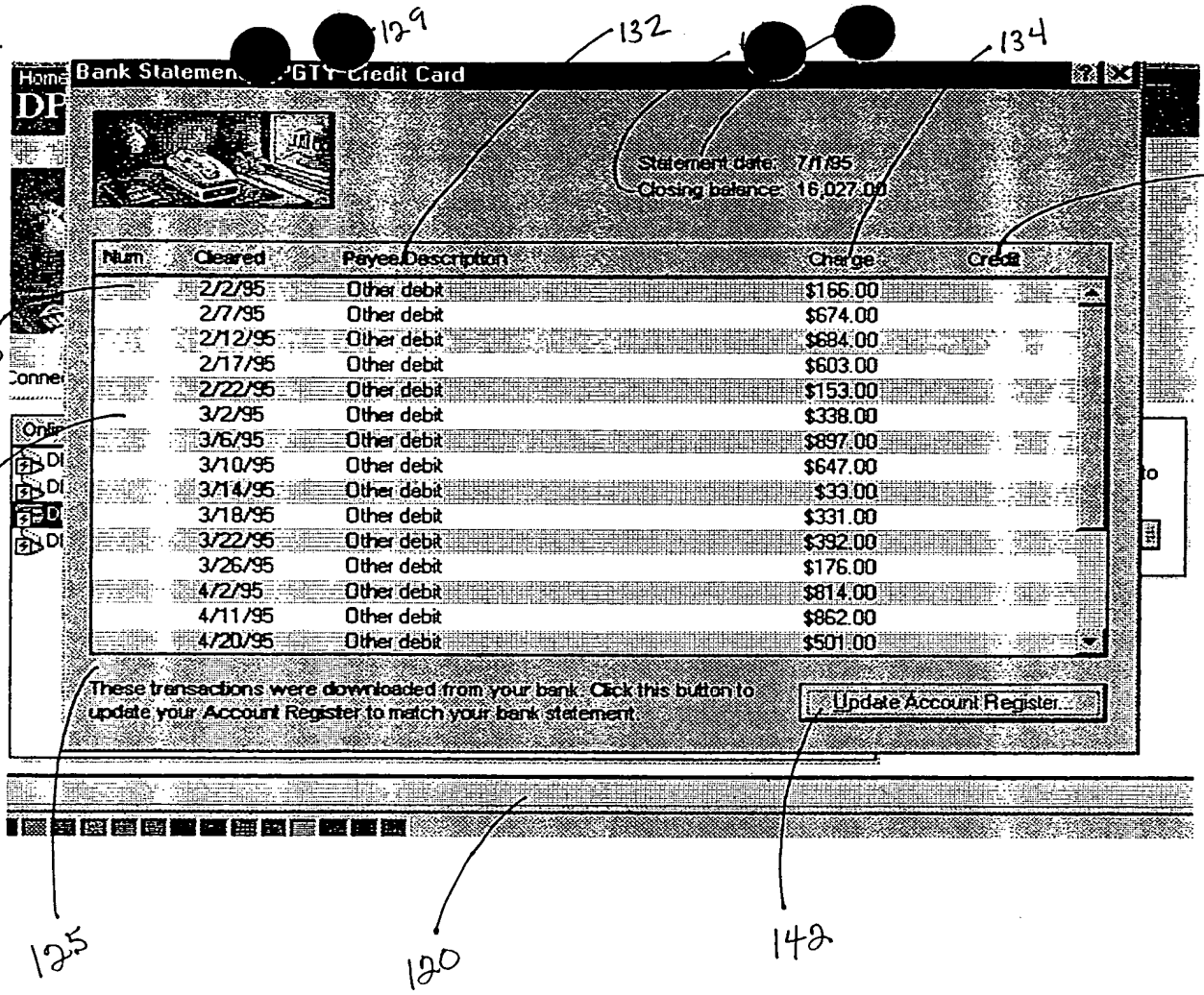

Bank Statemen...GTY Credit Card
Statement date: 7/1/95
Closing balance: 16,027.00
Num
Cleared
Payee/Description
Charge
Credit
2/2/95 Other debit $166.00
2/7/95 Other debit $674.00
2/12/95 Other debit $684.00
2/17/95 Other debit $603.00
2/22/95 Other debit $153.00
3/2/95 Other debit $338.00
3/6/95 Other debit $897.00
3/10/95 Other debit $647.00
3/14/95 Other debit $33.00
3/18/95 Other debit $331.00
3/22/95 Other debit $392.00
3/26/95 Other debit $176.00
4/2/95 Other debit $814.00
4/11/95 Other debit $862.00
4/20/95 Other debit $501.00
These transactions were downloaded from your bank. Click this button to update your Account Register to match your bank statement.
Update Account Register...
129
132
134
136
130
127
125
120
142

Fig. 5

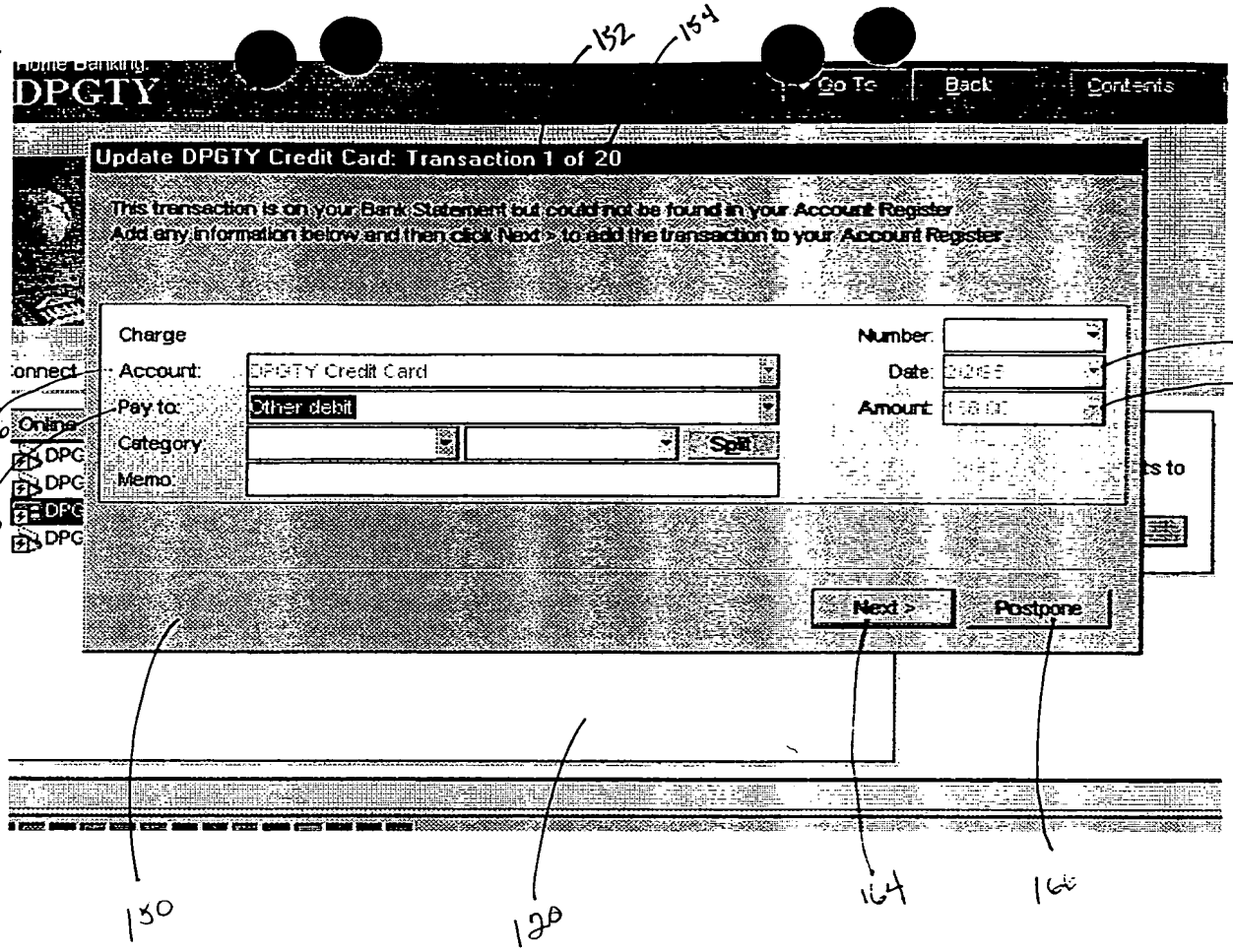

Home Banking
DPGTY
Go To
Back
Contents
Update DPGTY Credit Card: Transaction 1 of 20
This transaction is on your Bank Statement but could not be found in your Account Register.
Add any information below and then click Next > to add the transaction to your Account Register.
Charge
Account:
DPGTY Credit Card
Pay to:
Other debit
Category:
Split
Memo:
Number:
Date:
Amount:
Next >
Postpone
152
154
156
158
160
162
150
120
164
166

Fig. 6a

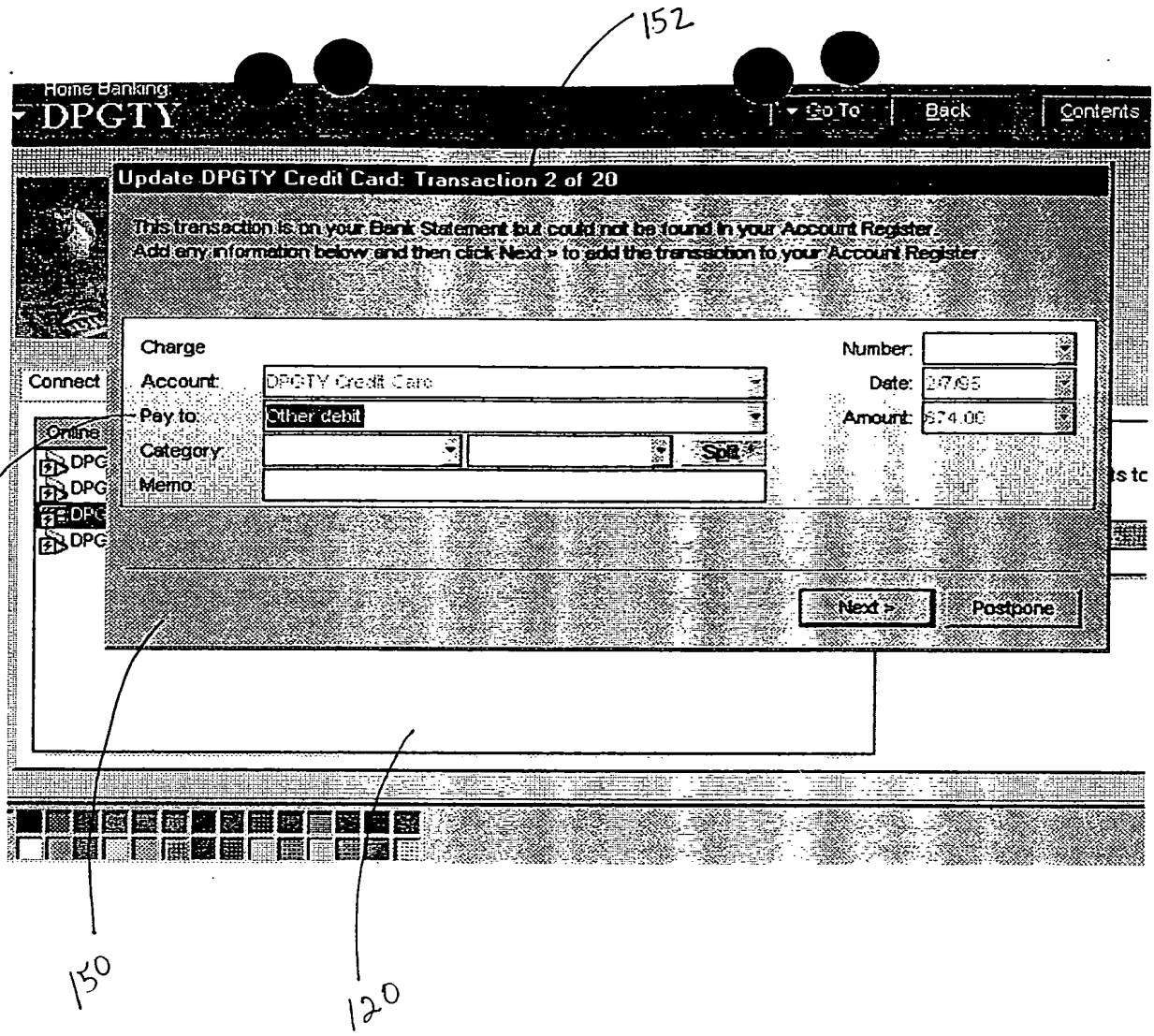

152
Home Banking:
DPGTY
Go To
Back
Contents
Update DPGTY Credit Card: Transaction 2 of 20
This transaction is on your Bank Statement but could not be found in your Account Register.
Add any information below and then click Next > to add the transaction to your Account Register.
Charge
Account:
DPGTY Credit Card
Pay to:
Other debit
Category:
Split
Memo:
Number:
Date:
Amount:
Connect
Online
DPG
DPG
DPG
DPG
Next >
Postpone
158
150
120

Fig. 6b

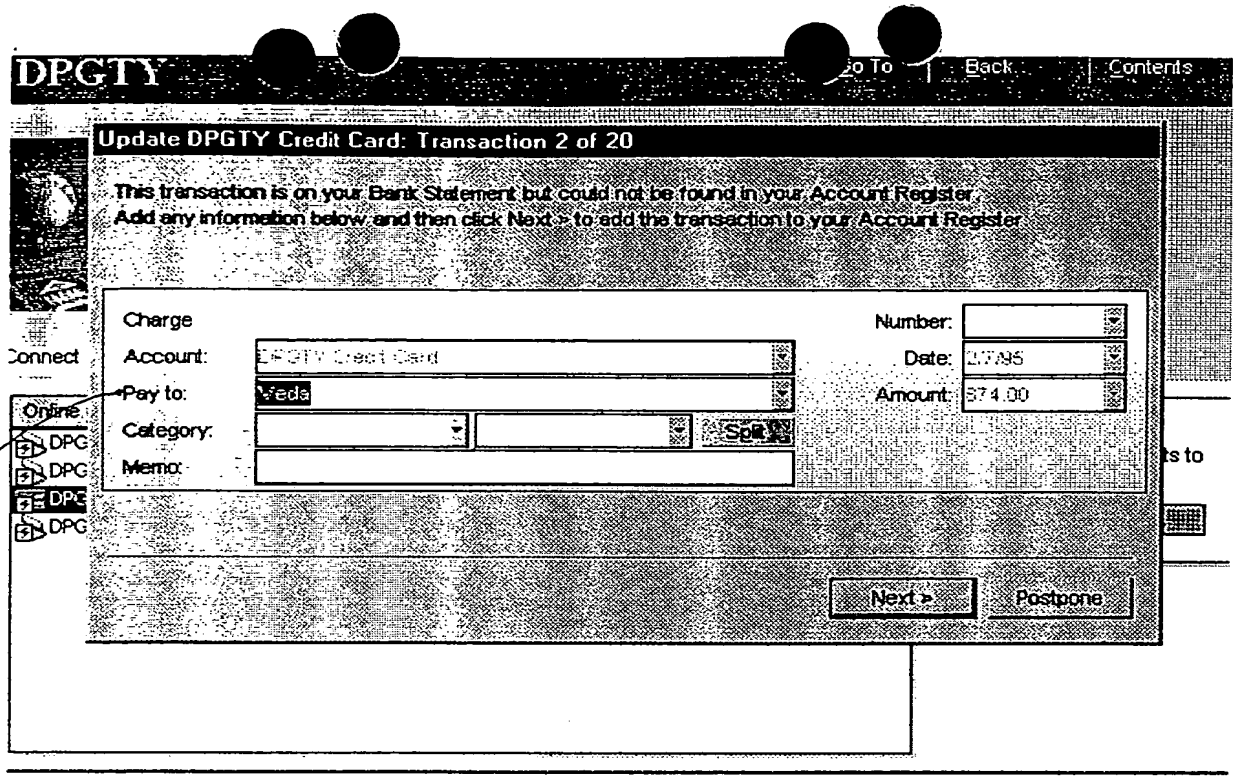

DPGTY
Go To
Back
Contents
Update DPGTY Credit Card: Transaction 2 of 20
This transaction is on your Bank Statement but could not be found in your Account Register.
Add any information below, and then click Next > to add the transaction to your Account Register.
Charge
Number:
Account:
Date:
Pay to:
Amount:
Category:
Split
Memo:
Next >
Postpone
Online
DPG
DPG
DPG
DPG
170

Fig. 6c

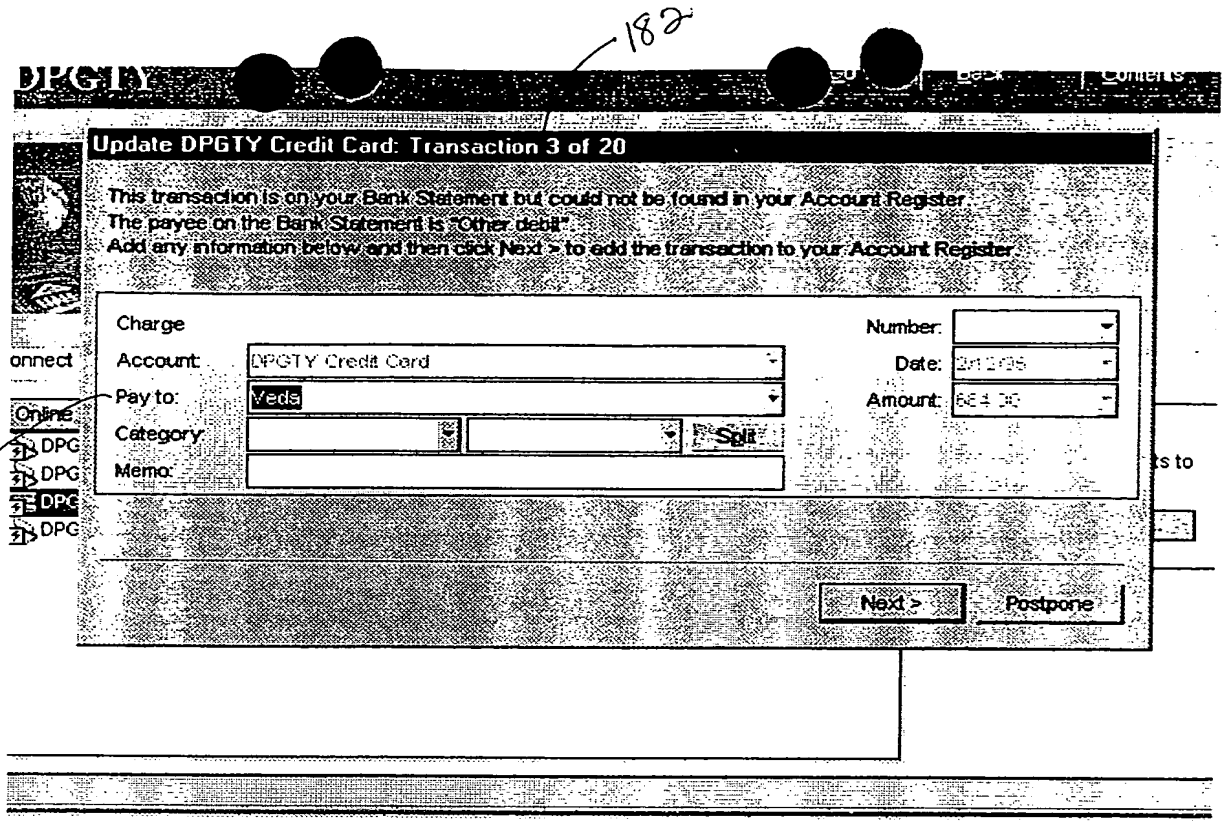

182
DPGTY
Update DPGTY Credit Card: Transaction 3 of 20
This transaction is on your Bank Statement but could not be found in your Account Register.
The payee on the Bank Statement is "Other debit".
Add any information below and then click Next > to add the transaction to your Account Register.
Charge
Account:
DPGTY Credit Card
Pay to:
Veda
Category:
Split
Memo:
Number:
Date:
Amount:
Next >
Postpone
180

Fig. 6d

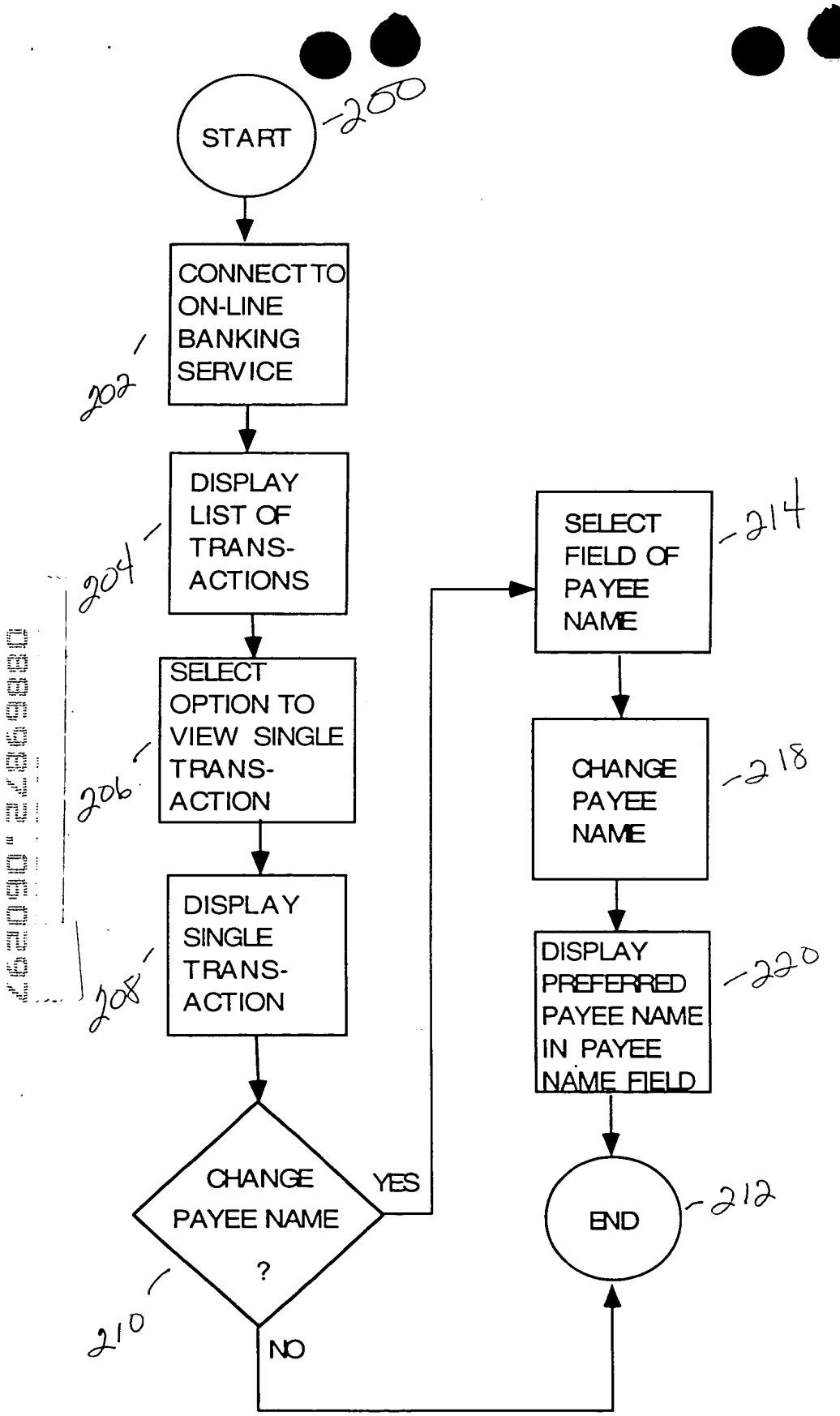

START
200
CONNECT TO ON-LINE BANKING SERVICE
202
DISPLAY LIST OF TRANS-ACTIONS
204
SELECT OPTION TO VIEW SINGLE TRANS-ACTION
206
DISPLAY SINGLE TRANS-ACTION
208
CHANGE PAYEE NAME ?
210
YES
NO
SELECT FIELD OF PAYEE NAME
214
CHANGE PAYEE NAME
218
DISPLAY PREFERRED PAYEE NAME IN PAYEE NAME FIELD
220
END
212

FIG. 7

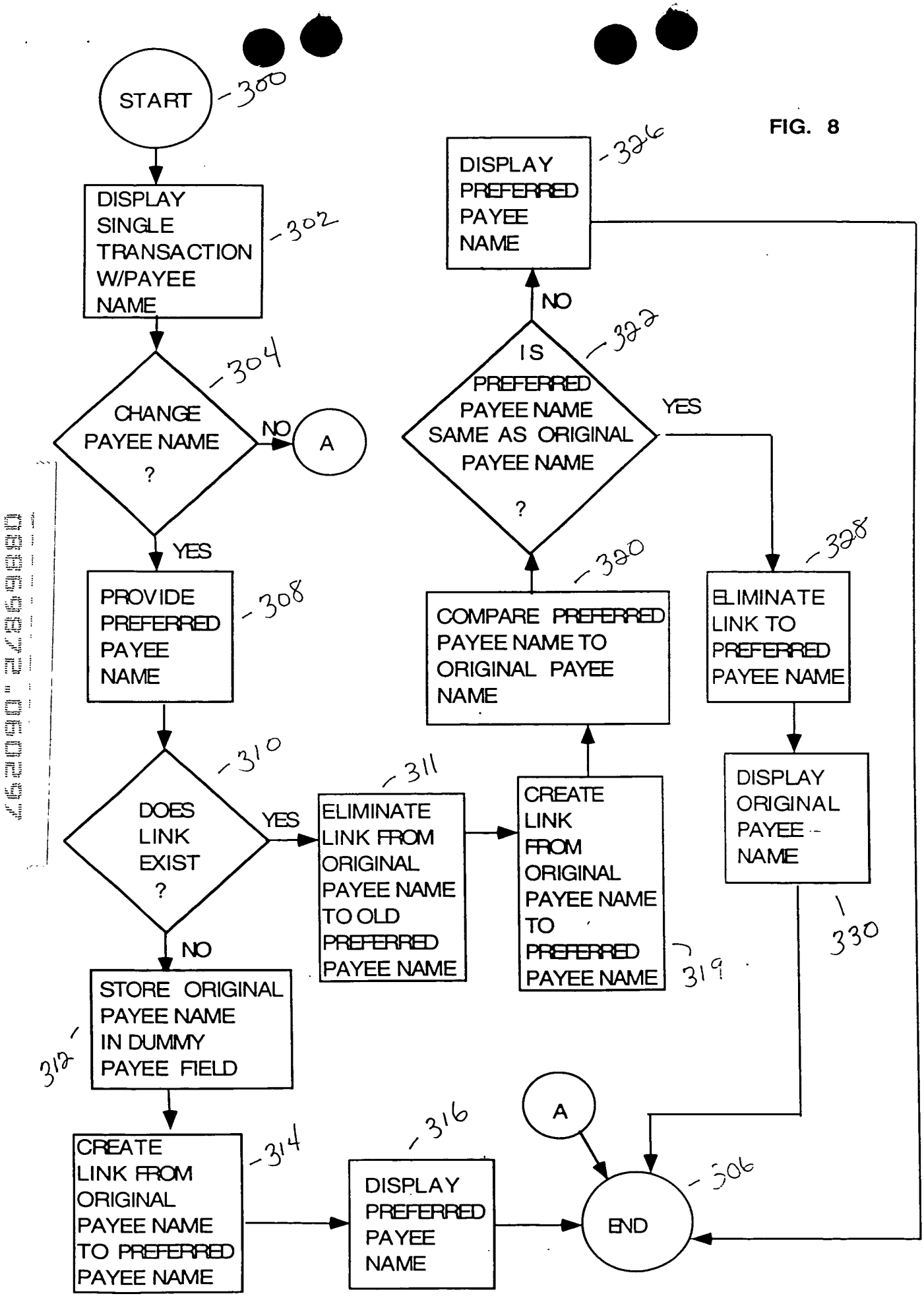
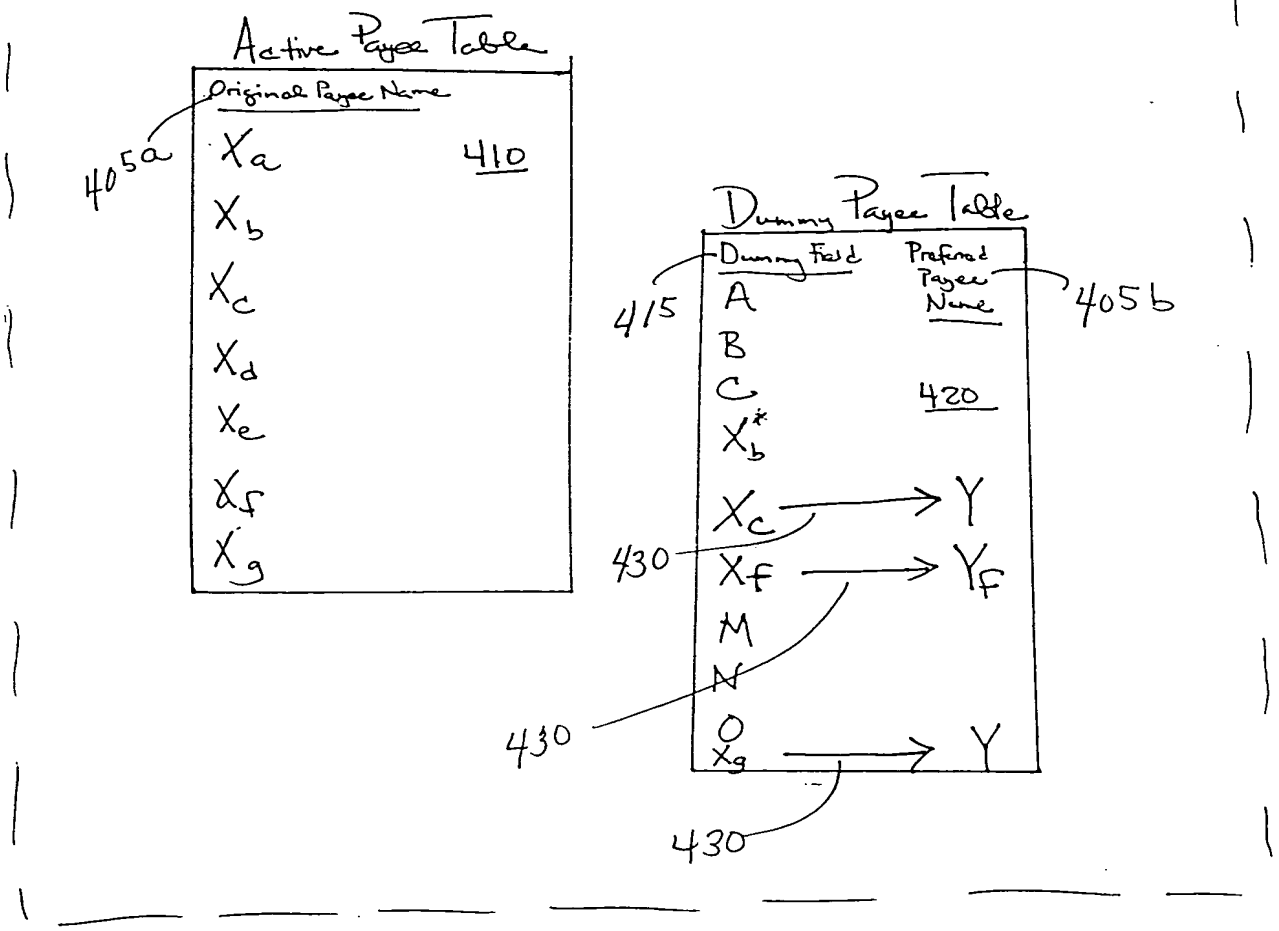

START
300
DISPLAY SINGLE TRANSACTION W/PAYEE NAME
302
CHANGE PAYEE NAME ?
304
NO
A
YES
PROVIDE PREFERRED PAYEE NAME
308
DOES LINK EXIST ?
310
YES
ELIMINATE LINK FROM ORIGINAL PAYEE NAME TO OLD PREFERRED PAYEE NAME
311
CREATE LINK FROM ORIGINAL PAYEE NAME TO PREFERRED PAYEE NAME
319
NO
STORE ORIGINAL PAYEE NAME IN DUMMY PAYEE FIELD
312
CREATE LINK FROM ORIGINAL PAYEE NAME TO PREFERRED PAYEE NAME
314
DISPLAY PREFERRED PAYEE NAME
316
A
END
306
DISPLAY PREFERRED PAYEE NAME
326
NO
IS PREFERRED PAYEE NAME SAME AS ORIGINAL PAYEE NAME ?
322
YES
COMPARE PREFERRED PAYEE NAME TO ORIGINAL PAYEE NAME
320
ELIMINATE LINK TO PREFERRED PAYEE NAME
328
DISPLAY ORIGINAL PAYEE NAME
330

FIG. 8

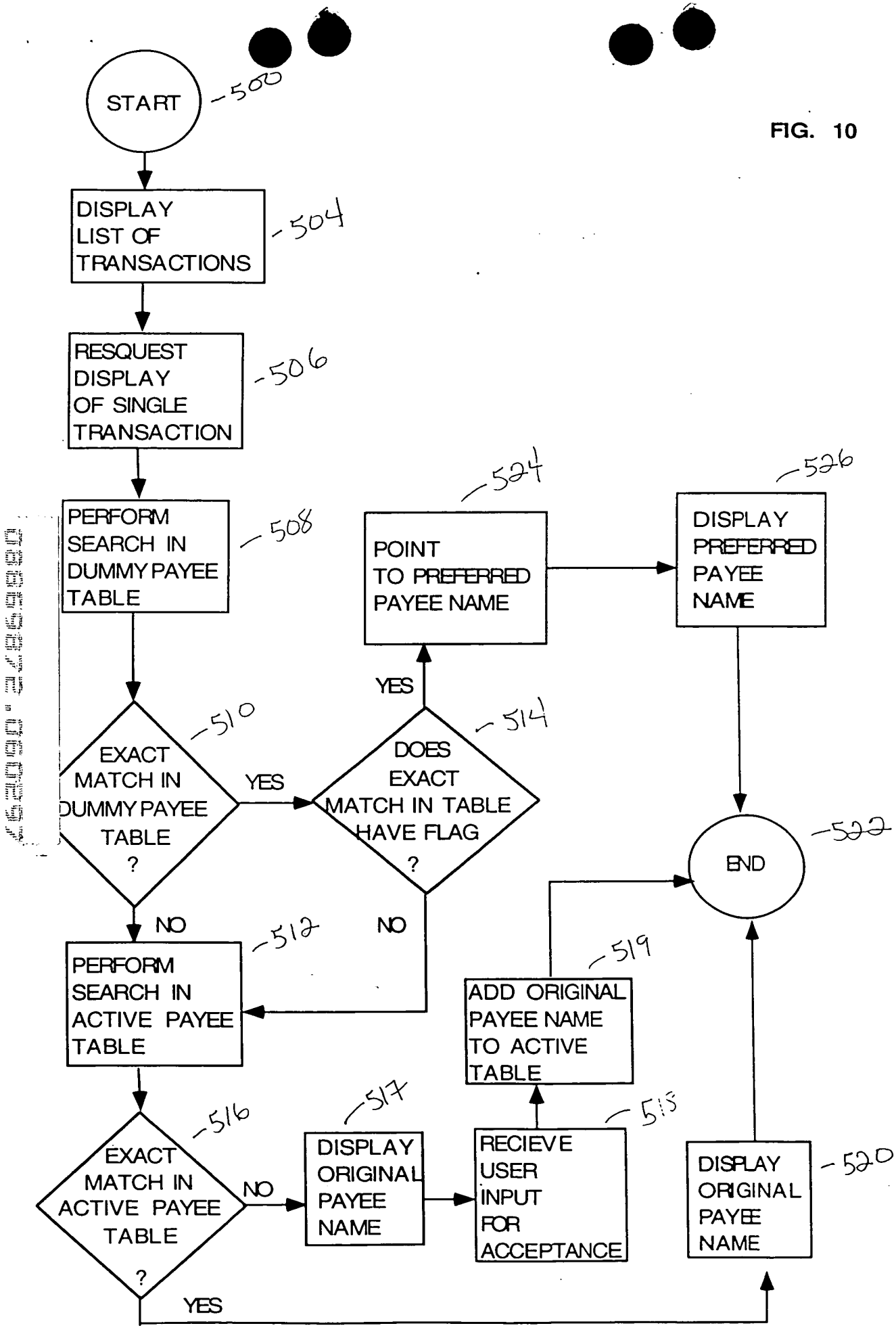
Data Structure
For Automatically Correct Payee Name




400

Fig. 9

FIG. 10


START
500
DISPLAY LIST OF TRANSACTIONS
504
RESQUEST DISPLAY OF SINGLE TRANSACTION
506
PERFORM SEARCH IN DUMMY PAYEE TABLE
508
EXACT MATCH IN DUMMY PAYEE TABLE ?
510
YES
DOES EXACT MATCH IN TABLE HAVE FLAG ?
514
YES
POINT TO PREFERRED PAYEE NAME
524
DISPLAY PREFERRED PAYEE NAME
526
NO
PERFORM SEARCH IN ACTIVE PAYEE TABLE
512
NO
ADD ORIGINAL PAYEE NAME TO ACTIVE TABLE
519
END
522
EXACT MATCH IN ACTIVE PAYEE TABLE ?
516
NO
DISPLAY ORIGINAL PAYEE NAME
517
RECIEVE USER INPUT FOR ACCEPTANCE
518
DISPLAY ORIGINAL PAYEE NAME
520
YES

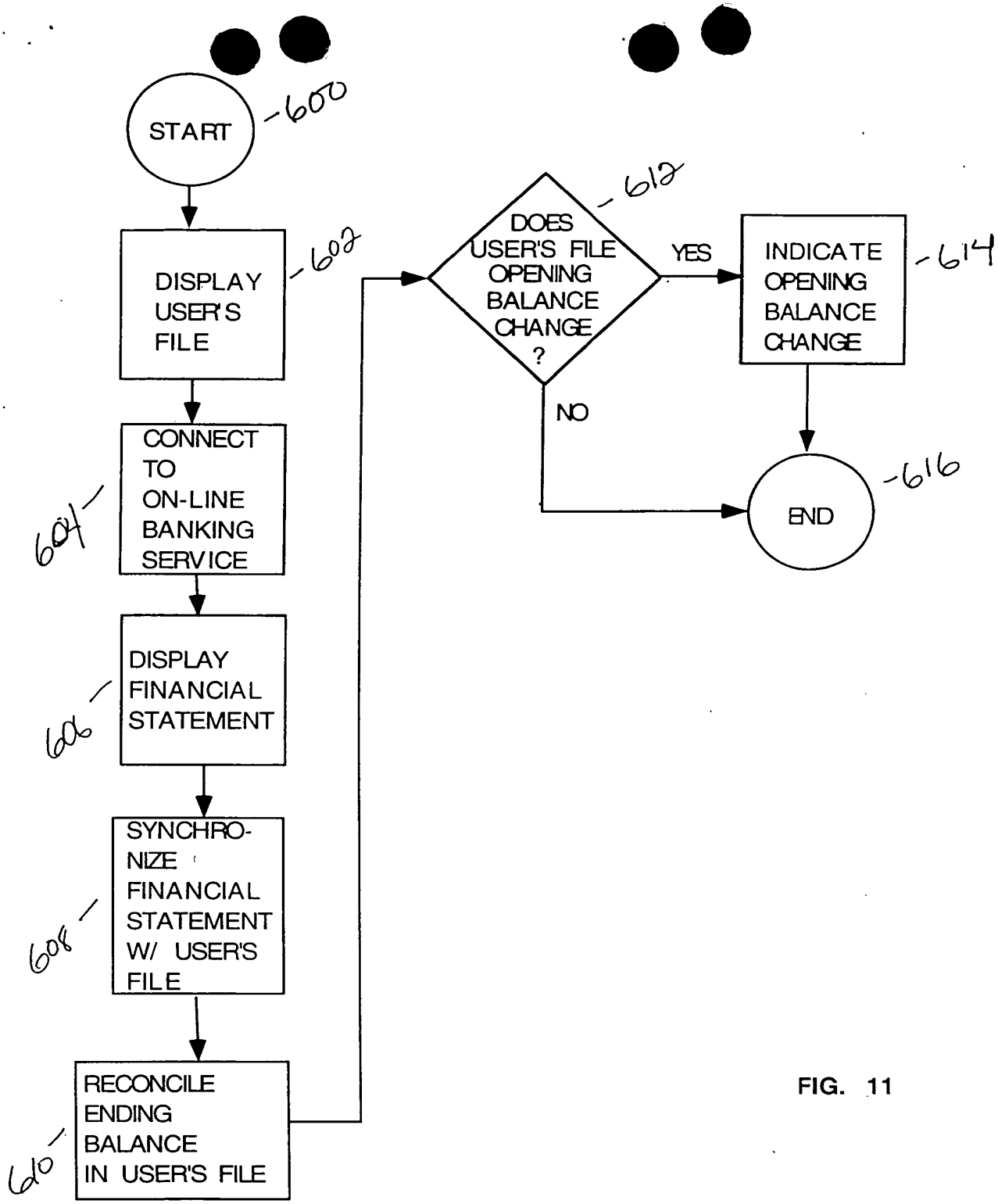

START
600
DISPLAY USER'S FILE
602
CONNECT TO ON-LINE BANKING SERVICE
604
DISPLAY FINANCIAL STATEMENT
606
SYNCHRO-NIZE FINANCIAL STATEMENT W/ USER'S FILE
608
RECONCILE ENDING BALANCE IN USER'S FILE
610
DOES USER'S FILE OPENING BALANCE CHANGE ?
612
YES
INDICATE OPENING BALANCE CHANGE
614
NO
END
616

FIG. 11

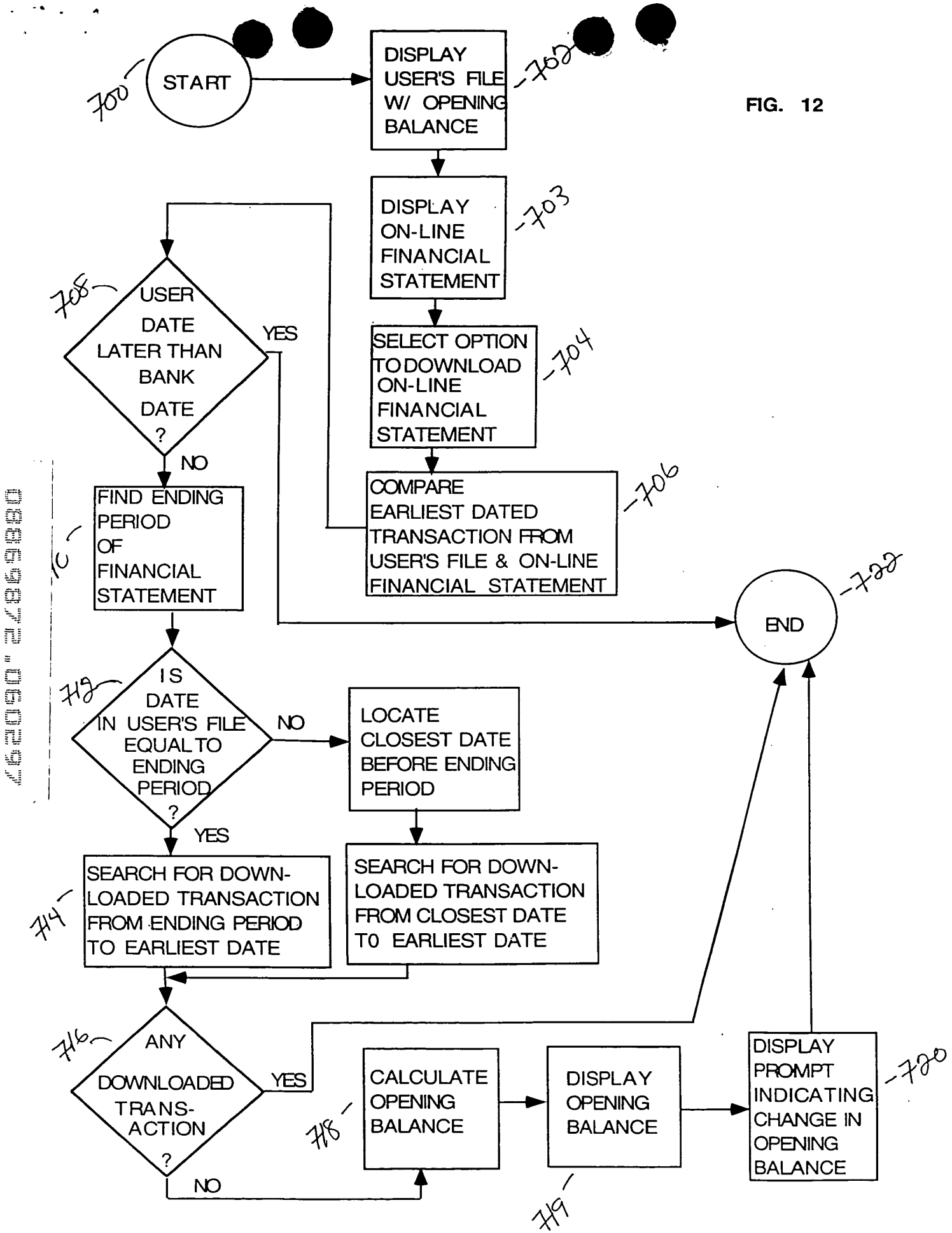

START
700
DISPLAY USER'S FILE W/ OPENING BALANCE
702
DISPLAY ON-LINE FINANCIAL STATEMENT
703
SELECT OPTION TO DOWNLOAD ON-LINE FINANCIAL STATEMENT
704
COMPARE EARLIEST DATED TRANSACTION FROM USER'S FILE & ON-LINE FINANCIAL STATEMENT
706
USER DATE LATER THAN BANK DATE ?
708
YES
NO
FIND ENDING PERIOD OF FINANCIAL STATEMENT
IS DATE IN USER'S FILE EQUAL TO ENDING PERIOD ?
712
NO
YES
LOCATE CLOSEST DATE BEFORE ENDING PERIOD
SEARCH FOR DOWN-LOADED TRANSACTION FROM ENDING PERIOD TO EARLIEST DATE
714
SEARCH FOR DOWN-LOADED TRANSACTION FROM CLOSEST DATE TO EARLIEST DATE
ANY DOWNLOADED TRANS-ACTION ?
716
YES
NO
CALCULATE OPENING BALANCE
718
DISPLAY OPENING BALANCE
719
DISPLAY PROMPT INDICATING CHANGE IN OPENING BALANCE
720
END
722

FIG. 12